

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

THOMAS D. HUBINSKY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-24710

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/22/2016 and confirmed on 2/10/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		126,731.00
Less Refunds to Debtor	3,323.75	
TOTAL AMOUNT OF PLAN FUND		123,407.25

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,704.85	
Trustee Fee	5,868.60	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,573.45

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA** Acct: 4977	0.00	38,881.56	0.00	38,881.56
	BANK OF AMERICA NA** Acct: 4977	136.50	136.50	0.00	136.50
	HUNTINGTON NATIONAL BANK S/B/M FIR Acct: 3822	0.00	0.00	0.00	0.00
	ALLY BANK(*) Acct: 1457	0.00	0.00	0.00	0.00
	CITIZENS BANK NA(*) Acct: 4828	28,141.70	28,141.70	3,005.19	31,146.89
					70,164.95

Priority					
	SCOTT R LOWDEN ESQ** Acct:	0.00	0.00	0.00	0.00
	THOMAS D. HUBINSKY Acct:	0.00	0.00	0.00	0.00
	THOMAS D. HUBINSKY Acct:	1,055.00	1,055.00	0.00	0.00
	THOMAS D. HUBINSKY Acct:	2,268.75	2,268.75	0.00	0.00
	NICOTERO & LOWDEN PC Acct:	3,000.00	3,000.00	0.00	0.00
	NICOTERO & LOWDEN PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2/19	1,795.25	1,795.25	0.00	0.00
	NICOTERO & LOWDEN PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4/20	1,909.60	1,909.60	0.00	0.00
	*** N O N E ***				

Unsecured					
	BANK OF AMERICA NA** Acct: 5381	5,943.00	2,779.16	0.00	2,779.16
	CITIZENS BANK(*) Acct: 3706	5,765.77	2,696.28	0.00	2,696.28
	DISCOVER STUDENT LOANS	6,763.14	3,162.68	0.00	3,162.68

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0131				
	HARLEY DAVIDSON CREDIT CORP*	10,729.95	5,017.71	0.00	5,017.71
	Acct: 5597				
	LITTLE GIANT FEDERAL CR UNION++	0.00	0.00	0.00	0.00
	Acct:				
	LITTLE GIANT FEDERAL CR UNION++	0.00	0.00	0.00	0.00
	Acct:				
	NAVIENT SOLUTIONS LLC O/B/O THE DEF	18,645.56	8,719.34	0.00	8,719.34
	Acct: 4844				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct:				
	DISCOVER STUDENT LOANS	20,486.20	9,580.09	0.00	9,580.09
	Acct: 0134				
	DISCOVER STUDENT LOANS	18,472.61	8,638.46	0.00	8,638.46
	Acct: 0135				
	DUQUESNE LIGHT COMPANY*	160.66	75.13	0.00	75.13
	Acct: 4844				
	HUNTINGTON NATIONAL BANK S/B/M FIR	6,753.79	0.00	0.00	0.00
	Acct: 3822				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	FRED MANNO	0.00	0.00	0.00	0.00
	Acct:				
	LAUREN HUBINSKY	0.00	0.00	0.00	0.00
	Acct:				
	JESSALYN GRANT	0.00	0.00	0.00	0.00
	Acct:				
					40,668.85
TOTAL PAID TO CREDITORS					110,833.80
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		28,278.20			
UNSECURED		93,720.68			

Date: 02/23/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

THOMAS D. HUBINSKY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-24710

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Thomas D. Hubinsky
Debtor

Case No. 16-24710-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 24, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2022:

Recip ID	Recipient Name and Address
db	+ Thomas D. Hubinsky, 117 University Street, Verona, PA 15147-3738
cr	+ BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
14379383	BANK OF AMERICA, N.A., Bank of America, PO Box 31785, Tampa, FL 33631-3785
14339831	+ Bank of America, PO Box 982238, El Paso, TX 79998-2238
14395330	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14339837	+ Jessalyn Grant, 117 University St., Verona, PA 15147-3738
14339838	+ Little Giant Federal Credit Union, 600 Chartiers Ave., Mc Kees Rocks, PA 15136-3806
14389672	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14348313	Email/Text: ally@ebn.phinsolutions.com	Feb 24 2022 23:35:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14339830	+ Email/Text: ally@ebn.phinsolutions.com	Feb 24 2022 23:35:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14345487	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 24 2022 23:35:00	Citizens Bank, 1 Citizens Drive, ROP15B, Riverside R.I.02915
14344752	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 24 2022 23:35:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14339833	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 24 2022 23:35:00	Citizens One Auto Finance, PO Box 7000, Providence, RI 02940
14339832	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 24 2022 23:35:00	Citizens Bank, 1000 LaFayette Gill, Bridgeport, CT 06604-4725
14357986	+ Email/Text: DSLBKYP@discover.com	Feb 24 2022 23:36:00	Discover Student Loans, PO BOX 30925, Salt Lake City, UT 84130-0925
14339834	+ Email/Text: DSLBKYP@discover.com	Feb 24 2022 23:36:00	Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
14419300	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 24 2022 23:36:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14339835	+ Email/Text: bankruptcy@huntington.com	Feb 24 2022 23:36:00	First Merit, 295 First Merit Circle, Akron, OH 44307-2305
14339836	+ Email/Text: bankruptcy.notices@hdfsi.com	Feb 24 2022 23:36:00	Harley Davidson Credit Corp, PO Box 21829, Carson City, NV 89721-1829
14357418	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Feb 24 2022 23:35:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14339839	+ Email/PDF: pa_dc_ed@navient.com	Feb 24 2022 23:37:05	Navient Dept. of Education, PO Box 9635, Wilkes Barre, PA 18773-9635

District/off: 0315-2

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: pdf900

Total Noticed: 23

14339840 Email/Text: Bankruptcy.Notices@pnc.com

Feb 24 2022 23:35:00

PNC Bank, PO Box 3180, Pittsburgh, PA 15230

15013996 + Email/Text: bankruptcy@huntington.com

Feb 24 2022 23:36:00

The Huntington National Bank, PO Box 89424,
Cleveland, OH 44101-6424

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Duquesne Light Company
cr		The Huntington National Bank successor by merger t
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor The Huntington National Bank successor by merger to FirstMerit Bank brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Thomas D. Hubinsky niclowlgl@comcast.net

TOTAL: 6